

REMARKS

Applicant has carefully reviewed the Application in light of the Office Action dated May 8, 2008 and the Advisory Action dated July 25, 2008. Claims 1-20 are currently pending. Claims 1, 2, 9-11, and 18-20 have been amended. No new matter has been added by the amendments to the claims. Applicant respectfully requests reconsideration of the application in accordance with the following remarks.

Section 101 Rejections

Claims 10-18 were rejected under 35 U.S.C. § 101 as directed to non-statutory subject matter. Applicant respectfully disagrees that the claims fail to satisfy the requirements of Section 101. However, the claims were amended in the Reply to the Final Office Action mailed May 8, 2008 to address the concerns of the Examiner.

Section 102 Rejections

Claims 1-20 were rejected under 35 U.S.C. § 102(b) as anticipated by U.S. Publication No. 2003/0158960 A1 to Engberg ("Engberg"). Applicant respectfully disagrees that the claims are unpatentable over the cited reference.

Claim 1 recites "generating a report when at least one of the third parties requests access to information related to the consumer identifier" and "allowing the individual to control which of the third parties that requested access can access information related to the individual." The Engberg reference fails to teach at least these features of the claim. Accordingly, claim 1 and its corresponding dependent claims are allowable over the cited art.

Independent claims 10 and 19 include limitations similar to claim 1. Accordingly, for at least the reasons previously mentioned in connection with claim 1, claims 10 and 19 and their corresponding dependent claims are allowable over the cited art.

CONCLUSION

It is believed that all of the pending claims have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this paper, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

A Request for Continued Examination and a fee authorization for the required fee are being submitted with this reply. If any extension of time is required, Applicant hereby requests the appropriate extension of time. Please apply any additional fees or credits due to Deposit Account No. 05-0765.

Respectfully submitted,

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/Elizabeth Philip Dahm/
Elizabeth Philip Dahm
Reg. No. 51,352

Fish & Richardson P.C.
1717 Main Street, Suite 5000
Dallas, Texas 75201
Telephone: (214) 760-6119
Facsimile: (877) 769-7945